### **Does Your Home Need Repairs?**



# City of Tolleson Housing Rehabilitation Program

Tolleson's Housing Rehabilitation Program provides home repairs for eligible homeowners in the City's Redevelopment Area. Assistance is provided as a grant if under \$15,000 or as a 0% interest forgivable loan\* if repairs total \$15,000 or more.

#### **Eligible Applicants**

- Must own and live in a single-family home within Tolleson's Redevelopment Area
- Must be current on mortgage payments, property taxes, and property insurance
- Household members must provide proof of lawful residence
- Must be willing to sign a forgivable loan\* if assistance totals \$15,000 or more
- Total household income must not exceed current income limits (see below)

#### **Current Income Limits** (effective July 1, 2020)

Household Size	Income Limit for Household
1 person	\$43,600
2 person	\$49,800
3 person	\$56,050
4 person	\$62,250
5 person	\$67,250
6 person	\$72,250

**Eligible Repairs** (which, due to the Covid-19 pandemic, are currently limited in order to minimize potential exposure and limit time inside a home) include:

- AC/swamp cooler/heating replacement
- Roof repair/replacement
- Water heater replacement

 Other urgent health/safety issues that can be resolved with minimal exposure (as determined by City and its contractors)

\*How Does the Forgivable Loan Work?

Do I Need to Repay the City?

- The loan is secured by a lien (a Deed of Trust and Promissory Note) on the property
- There is <u>no monthly payment</u>, and there is <u>no interest (0%) charged</u> on the loan
- You do not need to repay the City if you (or a qualifying heir) continue to own and live in the house for the length of the loan (2-6 years, depending on the amount of assistance)

#### **How to Apply for Assistance**

Homeowners requesting home repair assistance may contact Noël Schaus (602-702-2401) at the City of Tolleson to be placed on an interest list to apply for the program.

The application will require copies of the following documents:

#### **Documents Required for Application**

- Deed to property (Warranty Deed, Joint Tenancy Deed, Quit Claim Deed, Title, etc.)
- Last two (2) consecutive months' pay stubs for employment
- Most recent signed Federal Income Tax return and W-2/1099 forms
- Most current Benefit Award Letters (Social Security, Disability, Pension, Retirement, Child Support, Alimony, TANF/other public assistance, Unemployment, Worker's Compensation)
- Bank statements (checking and savings) from the last 3 months
- Asset statements (401Ks, Keogh plans, retirement accounts, annuities, investments)
- Proof of citizenship or lawful presence; Social Security cards for all household members
- Most current water bill from the City of Tolleson
- Most current mortgage statement and property tax statement
- Proof of current homeowner's insurance (and flood insurance, if applicable)
- List of all property addresses where household members are listed as Title Holders

## For more information about the Housing Rehabilitation Program, please contact:

#### Noël Schaus, Revitalization Manager

City of Tolleson, 9555 W. Van Buren, Tolleson, AZ 85353 noel.schaus@tolleson.az.gov

(623) 936-2728 or (602) 702-2401 TTY users, dial 711 for Relay



It is the policy of the City of Tolleson to serve all persons regardless of race, color, religion, sex, disability, familial status, or national origin.

**NOTE:** The information provided in this flier is intended to give potential applicants a quick overview of program requirements. Not all eligibility requirements are included. All requirements are included in the application package.

This program is funded by the City of Tolleson, Maricopa County Housing and Community Development, and U.S. Department of Housing and Urban Development.